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ADJUSTING FARM-FAMILY LIVING IN 1941

The Farm Family's Income, 1941

What the year 1941 holds for the sorely troubled world no one can say. But unquestionably the effects of the war abroad and the defense program at home will be felt more and more by our country as the months go by.

For some farm families, 1941 seems to promise better incomes. The defense program and the general improvement of business are increasing earnings of city workers. This means a greater demand and higher prices for such products as meats, milk, eggs, poultry, vegetables, and some fruits. Farm families whose incomes are largely from sales of such foods may, therefore, expect higher gross cash receipts in 1941 than in 1940.

But other farm families—those producing cotton, tobacco, wheat, and some fruits that used to be sold abroad—may fare less well. The war has closed most of our foreign markets and thus intensified the problem of agricultural surpluses. The year 1941, therefore, may bring to such families little, if any, increase in income; many must adjust production plans to changed markets.

Some farm families have income in addition to that from the farm, such as rents from properties, interest from investments, and earnings from work in nearby towns. The year 1941 may offer increased opportunities for such earnings because the defense and related industries will employ more workers.

What income will buy—its purchasing power—is the final test of what it contributes to family well-being. Each dollar of farm-family income may buy less in 1941 than in 1940; wages of farm labor and prices paid for goods bought will rise along with prices farmers receive. In some areas, income will increase more than costs of farm operation and family living in 1941; in other areas, the reverse may be true.

Farm families should keep an eye on prices during 1941. By the end of the year, or during 1942, they may find that prices of products they buy have risen more than prices of those they sell, with the net result that purchasing power does not increase even though income does.

National income from agriculture looks big—an estimated total of 9 billion dollars for 1940. This includes cash receipts from sales of farm products, commodities placed under loan, and Government payments. There are almost 7 million farm families, however, to share this total; if it were divided equally, every family would have a gross cash farm income of approximately \$1,300. But it will not be divided equally; families in the South Central region will have comparatively low incomes, averaging only about \$700; those in the West North Central, about \$1,900. And within each region some farm families—those on poor land or on small tracts—will receive much less than the average.

Every farm family knows that gross cash income must cover production costs, as well as outlays for living and for getting ahead financially. A gross cash farm income of \$1,300 may mean a net cash income, after meeting production costs, of only about \$660 in many areas.

Income from nonfarm earnings, investments, and the like, may be conservatively estimated as about \$150 per farm family. This amount, added to the average of \$660 from farming, makes an estimated total net cash income averaging \$810. But, again, the average gives an overoptimistic picture of the country as a whole. The upper income half of the families will receive about 87 percent of the total cash income of the farm group. The lower income half, receiving only about 13 percent, will have net cash incomes of less than \$450 each. That is not very much money for meeting living expenses, paying debts, and building up the farm business.

The kind of living a farm family maintains or "the standard of farm-family living" does not depend entirely upon the cash it spends, however. Home-produced food can go far toward producing a good diet; wood from the farm wood lot can lessen bills for fuel; the farmhouse provides a home. Unfortunately, many families with low money incomes have but small nonmoney receipts of this sort. Some farm only a little land; some have not appreciated the possibilities of bettering their living standard through adjusting production plans to provide resources other than money.

Even if 1941 brings the anticipated 6 or 7 percent increase in the Nation's cash income from agriculture, there will be many farm families with incomes too low to provide an adequate living; many, whose incomes, although sufficient for day-to-day maintenance, provide no margin for comforts or for future security. Such families need help to get on their feet, financially—the sort of help given through the special programs of the Department of Agriculture. But most farm families, those with moderate means as well as the needy, could better their living in 1941 by more effective use of their own resources, by wiser management practices.

The Farm Family's Food

"Let us make every American strong, stronger than ever before, sturdier in body, steadier in nerves, surer in living." This challenge from a member of the National Advisory Defense Commission shows how families may help in the preparedness program.

Food will play an important part in this defense undertaking. Well-balanced diets contribute richly to increased vitality and physical fitness. Getting along on poor food for weeks on end will surely result in chronic fatigue. An ill-fed person may be up and at work; but he will not work effectively and his resistance to infection may be dangerously low.

Will the dietary situation on farms contribute its part in 1941?

This is for farm people to decide. A family that accepts the challenge of making its members strong through better diets will take stock of its resources, answering such questions as these:

What kinds of foods and how much of each will we need to provide meals that are ample, that taste good, and that "protect" fitness? There is no one diet plan that every one must follow; each family should make a plan geared to its needs and resources. Nutritionally good diets include, among other things, more milk, butter, eggs, and leafy, green, and yellow vegetables than do poor diets.

How much money can we afford for food? The amount spent in 1941 probably will buy less than in 1940. Some price rises are expected—not much in cereals, sugar, and certain fats; relatively more in meats, eggs, dairy products, and some vegetables and fruits. The latter products include many of the protective foods that poor farm diets lack. But such foods are comparatively expensive. Most farm families, therefore, cannot afford to buy them but must produce them, if they are to have the quantities they need.

Can we adjust production so that idle land will furnish feed for the cow, pigs, and chickens that in turn will supply the family table? Is our garden doing its share toward a well-balanced diet? Do we have the hands and the equipment we need for canning and storing the food we produce? Do we know how to do well the various jobs that home-production entails? Can we prepare meals so appetizing that everyone will like the foods needed for health? Success in providing adequate diets calls for many skills as well as intelligent planning. Shall we improve our skills and managerial ability by using services at our command—services of extension agents and others that are ready to help us help ourselves?

The Farm Family's Home

For all-around fitness, a people should have houses that promote wholesome living. Yet many farm families have homes inadequate for their needs. Some provide too little space. Some—as many as one-fourth—need major repairs to roof, walls, or foundation. Most—probably 9 out of 10—lack the convenience of hot and cold running water for the kitchen and bath. Many lack closet and cupboard space, so important for orderly living. Many need fresh paint and wallpaper.

A main reason for unsatisfactory housing is lack of money. The lower-income half of the families cannot spend much for house repairs. But can all poor housing be blamed on income lacks? Could some repairs be made with little or no money if family members had reasonably simple skills? Do all family members try to make the house more liveable? True, there is little time for such work in some farm areas at any season. But in others there are periods when time is plentiful. Minor repairs

could then be made, shelves built, screens fixed, and houses painted.

Tenants generally have poorer housing than owners. Better leases—longer tenure and arrangements for repaying tenants for repairs—may make for the improvement of rented homes and benefit both landlord and tenant.

The farm family that remodels its home or builds a new one in 1941 may find prices of building materials somewhat higher than in 1940. But, costs may be reduced by carefully drawn house designs, such as those of the Extension Service by use of local materials and family labor, and by credit on reasonable terms, as through the Farm Credit Administration or the Farm Security Administration.

Many farm homes will be lighted by electricity during 1941 as a result of the program of rural electrification. Most families thus improving their houses will need credit; they should arrange for terms suited to their finances and the uncertain economic situation. Electric equipment should be carefully chosen on the basis of needs and ability to pay.

Heating and lighting the farmhouse probably will cost about as much in 1941 as in 1940. Prices of coal and rates for electricity are not expected to change greatly during the year.

The Farm Family's Wardrobe

The economic situation in 1941 will not make it easier to dress the family. Prices of shoes, so important in farm clothing budgets, may rise. The defense program has increased the demand for hides and leather, and labor costs have risen. Ready-made garments, especially those of wool, probably will cost more than in 1940 or be of lowered quality. Yard goods will advance less than clothing; cotton and rayon materials may be no higher than in the previous year. Whether cash outlays for the family wardrobe increase in 1941 will depend, therefore, on what adjustments the family can make.

Clothes for all the farm family—husband, wife, and children—probably will account for only about \$80 at the middle-income levels in 1941. It takes skill and good taste to dress a family well with so little. There must be no mistakes in choices when buying, no bungling in making and mending garments, no lessened usefulness of clothing due to improper care.

Farm families now buy more ready-made clothes than formerly; but many things may profitably be made at home, if family members have ability with the needle and the pressing iron. These skills are assets too, in the repairing and remodeling that may add so much to a garment's life and attractiveness.

Broadening Horizons

Our Nation's economic problems have been multiplied by the war abroad and defense needs at home. A better understanding of how world events are affecting agriculture is essential if farm families are to make wise adjustments in plans for production and living, and work effectively for defense. Discussion groups of farm men and women can promote such an understanding in 1941; books, periodicals, and the radio also can contribute.

In times like these, recreation will strengthen morale. Family talk, music, reading, and neighborhood gatherings for work, worship, and play provide recreation that all can afford. In addition, membership in farm and social organizations enable like-minded persons to enjoy hobbies together—choral singing, handicrafts, pageantry. To choose well from the many possibilities for enlarging experience within the limits of time, energy, and money calls for careful weighing of values.

A Farm-Family Living Program for 1941

Farm families must prepare themselves to do their share in the immediate program for national protection—to provide workers for defense industries and men for armed forces, to produce food and fiber for all the Nation's people. Some must adjust their production programs to closed foreign markets; others, to increased domestic demand. All face the aftermath of war which may fall heavily upon agriculture.

As a part of their 1941 program, farm families must make effective use of all family resources—of managerial ability and skills, of money, land, and the labor of family members. The community also provides resources that should be fully used—schools, other educational services, libraries, churches, hospitals, health services, recreation centers. Furthermore, action by a farm group is a potential resource that families should not overlook. Group buying and ownership of farm- and household-production facilities may point a way to economies. Through their organizations, farm families may have a part in solving problems of adjusting agriculture to changed world markets, in bettering land use, in conserving resources, in making farm incomes more stable.

A farm-home management plan—not separate plans for the business and for living—is a first step toward making full use of farm and family resources. Perhaps plans of former years need careful review in the light of progress of science and technology. Are there new ways of doing, better than the old? Can community services, such as those of extension agents, help the family apply the discoveries of science in making and carrying out its plans?

Better management of money may enable dollars to do more toward improving family health and morale. Retail prices may

advance unevenly; the family may find opportunities to use the less expensive instead of the more expensive goods. The National Defense Advisory Commission is attempting to safeguard consumers against undue price rises.

Going into debt in 1941 may be good management or bad. When prices of agricultural products rose at the time of the World War of 1914-18, many farm families contracted debts that they later regretted. Plans for credit in 1941—whether for incurring new debts or paying old ones—may well take account of that experience. Viewing today's many uncertainties, the wise family will set its financial house in order. If resources warrant going into debt, credit arrangements should be worked out carefully on the basis of normal (not war) times. "Don't spend tomorrow's income today" will be sound advice in many, though not all, 1941 situations.

If all the farm families of the Nation were to attack the problem of building a stronger farm people through improving living levels of the lower income groups in 1941, if they made effective use of all their own resources and those of the community, and if they worked with others in farm groups, much could be accomplished. Not that farm families, alone, can raise low income and banish economic insecurity; such problems are too far-reaching, too much a part of national and international difficulties. Help of the Government through carefully planned national agricultural policies and programs must be added to the efforts of farm people.

Such a widespread attack on increasing the well-being of the disadvantaged groups is an important part of the program of national defense and protection. For our country will be only as strong as its people; and one basis of their strength must be the faith that a democracy can, through united efforts, solve its problems of human welfare and provide a way of life that is worth defending.

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